

NOTICE OF OBJECTION TO CONFIRMATION

WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 has filed papers with the Court to object to the Confirmation of the Chapter 13 Plan.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to object to the Confirmation of the Chapter 13 Plan, or if you want the Court to consider your views on the Objection, then on or before, you or your attorney must:

File with the Court an answer, explaining your position at:

**Clerk  
U.S. Bankruptcy Court  
50 Walnut Street, 3rd Floor  
Newark, NJ 07102**

If you mail your response to the Court for filing, you must mail it early enough so that the Court will *receive* it on or before the date stated above.

You must also mail a copy to:

Phelan Hallinan Diamond & Jones, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103

Marie-Ann Greenberg  
Chapter 13 Standing Trustee  
30 Two Bridges Rd  
Suite 330  
Fairfield, NJ 07004

Attend the hearing scheduled to be held on 09/24/2020 in the NEWARK Bankruptcy Court, at the following address:

**U.S. Bankruptcy Court  
50 Walnut Street, 3rd Floor  
Newark, NJ 07102**

If you or your attorney do not make these steps, the Court may decide that you do not oppose the relief sought in the Objection and may enter an Order granting that relief.

Date: August 24, 2020

/s/ Robert J. Davidow  
Robert J. Davidow, Esq.  
Phelan Hallinan Diamond & Jones, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
Tel: 856-813-5500 Ext. 47960  
Fax: 856-813-5501  
Email: Robert.Davidow@phelanhallinan.com

**File No. 839435**

Phelan Hallinan Diamond & Jones, PC

1617 JFK Boulevard

Philadelphia, PA 19103

856-813-5500

FAX Number 856-813-5501

WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001

In Re:

LINA C GRANADA  
AKA LINA C GRANADA TORO

Debtor

UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY  
NEWARK VICINAGE

Chapter 13

Case No. 19-25000 - JKS

Hearing Date: 09/24/2020

The undersigned, Phelan Hallinan Diamond & Jones, PC, attorneys for Secured Creditor, WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001, the holder of a Mortgage on debtor residence located at 263 HILLCREST AVE, WOOD RIDGE, NJ 07075 hereby objects to the Confirmation of the debtor proposed Chapter 13 Modified Plan on the following grounds:

1. On October 10, 2019, Movant filed Proof of Claim listing pre-petition arrears in the amount of \$276,027.32. A copy of the Proof of Claim is attached hereto as Exhibit "A" and made a part hereof.
2. Debtor's Modified Plan fails to cure the delinquency pursuant to 11 U.S.C. §1322(b)(5). A copy of the Debtor's Modified Plan is attached hereto as Exhibit "B" and made a part hereof.
3. Debtor's Modified Plan is speculative in nature in that it contemplates curing these arrears through a loan modification that has neither been offered nor approved. Movant further objects to any post-petition monthly payment amount less than 100% of

what is required under the terms of the loan documents. Debtor's failure to provide full post-petition mortgage payments will only increase the arrears owed to Movant. Based on the substantial arrears, Movant objects to adequate protection payments and requires full post-petition mortgage payments of \$2,472.20 be made by the Debtor while Debtor pursues a loan modification. Debtor's failure to provide full post-petition mortgage payments will only increase the arrears owed to Movant. Debtor's Modified Plan should be amended to fully fund the arrears owed to Movant or Confirmation should be denied.

WHEREFORE, WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 respectfully requests that the Confirmation of Debtor's Modified Plan be denied.

/s/ Robert J. Davidow  
Robert J. Davidow, Esq.  
Phelan Hallinan Diamond & Jones, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
Tel: 856-813-5500 Ext. 47960  
Fax: 856-813-5501  
Email: Robert.Davidow@phelanhallinan.com

Dated: August 24, 2020

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

839435  
Phelan Hallinan Diamond & Jones, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for WELLS FARGO BANK, N.A. AS  
TRUSTEE FOR FREDDIE MAC SECURITIES  
REMIC TRUST, SERIES 2005-S001

In Re:

LINA C GRANADA  
AKA LINA C GRANADA TORO

Case No: 19-25000 - JKS

Hearing Date: 09/24/2020

Judge: JOHN K. SHERWOOD

Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, Shannon N. Lichtner:

☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On August 27, 2020 I sent a copy of the following pleadings and/or documents to the parties listed below:

Objection to Plan

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: August 27, 2020

/s/ Shannon N. Lichtner  
Shannon N. Lichtner

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
LINA C GRANADA AKA LINA C GRANADA TORO 263 Hillcrest Avenue Wood Ridge, NJ 07075	Debtor	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Russell L. Low Low & Low 505 Main St. Suite 304 Hackensack, NJ 07601	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg Chapter 13 Standing Trustee 30 Two Bridges Rd Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
U.S. Trustee US Dept of Justice Office of the US Trustee One Newark Center Ste 2100 Newark, NJ 07102	U.S. Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

# **EXHIBIT A**

Fill in this information to identify the case

Debtor 1 : Lina C. Granada

Debtor 2 : \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: \_\_\_\_\_ District of: New Jersey

Case number: 19-25000-JKS

Official Form 410

Proof of Claim

4/19

Read the instructions before filling out this form. Use this form to make a claim for payment in a bankruptcy case. Do not use this form to make a request for payment of an administrative expense. Make such a request according to 11 U.S.C. § 503.

Filers must leave out or redact information that is entitled to privacy on this form or on any attached documents. Attach redacted copies of any documents that support the claim, such as promissory notes, purchase orders, invoices, itemized statements of running accounts, contracts, judgments, mortgages, and security agreements. Do not send original documents; they may be destroyed after scanning. If the documents are not available, explain in an attachment.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157, and 3571.

Fill in all the information about the claim as of the date the case was filed. That date is on the notice of bankruptcy (Form 309) that you received.

Part 1: Identify the Claim

1. Who is the current creditor? JPMorgan Chase Bank, National Association, as servicer for Wells Fargo Bank, N.A. as trustee for Freddie Mac Securites REMIC Trust Series 2005-S001  
Name of the current creditor (the person or entity to be paid for this claim)
- Other names the creditor used with the debtor \_\_\_\_\_
2. Has this claim been acquired from someone else? ☒ No.  
☐ Yes. From Whom? \_\_\_\_\_
3. Where should notices and payments to the Creditor be sent? Chase Records Center  
Federal Rule of Bankruptcy Procedure (FRBP) 2002(g)  
Name
- Where should notices to the creditor be sent? \_\_\_\_\_  
Name
- Where should payments to the creditor be sent? (if different)
- Attn: Correspondence Mail  
Mail Code LA4-5555
- Mail Code: OH4-7142
- 700 Kansas Lane  
Number Street
- 3415 Vision Drive  
Number Street
- Monroe LA 71203  
City State Zip Code
- Columbus OH 43219  
City State Zip Code
- Contact phone 1-866-243-5851  
Contact email \_\_\_\_\_
- Contact phone 1-866-243-5851  
Contact email \_\_\_\_\_
- Uniform claim identifier for electronic payments in chapter 13 (if you use one):  
\_\_\_\_\_
4. Does this claim amend one already filed? ☒ No.  
☐ Yes. Claim number on court claims registry (if known) \_\_\_\_\_ Filed on \_\_\_\_\_  
mm / dd / yy
5. Do you know if anyone else has filed a proof of claim for this claim? ☒ No.  
☐ Yes. Who made the earlier filing? \_\_\_\_\_

Debtor Name

Lina C. Granada

Case Number (if known)

19-25000-JKS

**Part 2:** Give Information About the Claim as of the Date the Case Was Filed

6.	Do you have any number you use to identify the debtor?	<input type="checkbox"/> No.	<input checked="" type="checkbox"/> Yes.	Last 4 digits of the debtor's account or any number you use to identify the debtor:	<u>2628</u>
7.	How much is the claim?	\$	<u>493,431.22</u>	Does this amount include interest or other charges?	<input type="checkbox"/> No. <input checked="" type="checkbox"/> Yes, Attach statement itemizing interest, fees, expenses, or other charges required by Bankruptcy Rule 3001(C)(2)(A)
8.	What is the basis of the claim?	Examples: Goods sold, money loaned, lease, services performed, personal injury or wrongful death, or credit card. Attach any documents supporting the claim required by Bankruptcy Rule 3001(c). Limit disclosing information that is entitled to privacy, such as healthcare information. <u>Money Loaned</u>			
9.	Is all or part of the claim secured?	<input type="checkbox"/> No.	<input checked="" type="checkbox"/> Yes.	The claim is secured by a lien on property. Nature of property <input checked="" type="checkbox"/> Real estate. If the claim is secured by the debtor's principal residence, file a Mortgage Proof of Claim Attachment (Official Form 410-A) with this Proof of Claim. <input type="checkbox"/> Motor vehicle <input type="checkbox"/> Other. Describe: _____ Basis for perfection: <u>Recorded Security Instrument</u> Attach redacted copies of documents, if any, that show evidence of perfection of a security interest (for example, a mortgage, lien, certificate of title, financing statement, or other document that shows the lien has been filed or recorded.) Value of Property: \$ _____ Amount of the claim that is secured: \$ <u>493,431.22</u> Amount of the claim that is unsecured: \$ _____ (The sum of secured and unsecured amounts should match the amount in line 7.) Amount necessary to cure any default as of the date of the petition: \$ <u>276,027.32</u> Amount Interest Rate (When case was filed): <u>4.8600%</u> <input type="checkbox"/> Fixed <input checked="" type="checkbox"/> Variable	
10.	Is this claim based on a lease?	<input checked="" type="checkbox"/> No.	<input type="checkbox"/> Yes.	Amount necessary to cure any default as of the date of the petition.	\$ <u>-</u>
11.	Is this claim subject to a right of setoff?	<input checked="" type="checkbox"/> No.	<input type="checkbox"/> Yes.	Identify the property: _____	



Debtor Name Lina C. Granada Case Number (if known) 19-25000-JKS

12. Is all or part of the claim entitled to priority under 11 U.S.C. § 507(a). ☒ No ☐ Yes. Check that all apply.

A claim may be partly priority and partly nonpriority. For example, in some categories, the law limits the amount entitled to priority.

	Amount entitled to priority
<input type="checkbox"/> Domestic support obligations (including alimony and child support) under 11 U.S.C. § 507(a)(1)(A) or (a)(1)(B).	\$
<input type="checkbox"/> Up to \$3,025* of deposits toward purchase, lease, or rental of property or services for personal, family, or household use. 11 U.S.C. § 507(a)(7).	\$
<input type="checkbox"/> Wages, salaries, or commissions (up to \$13,650*) earned within 180 days before the bankruptcy petition is filed or the debtor's business ends, whichever is earlier. 11 U.S.C. § 507(a)(4).	\$
<input type="checkbox"/> Taxes or penalties owed to governmental units.	\$
<input type="checkbox"/> Contributions to an employee benefit plan. 11 U.S.C. § 507(a)(5).	\$
<input type="checkbox"/> Other. Specify subsection of 11 U.S.C. § 507(a)( ) that applies.	\$

\* Amounts are subject to adjustment on 4/1/22 and every 3 years after that for cases begun on or after the date of adjustment.

**Part 3:** Sign Below

The person completing this proof of claim must sign and date it. FRBP 9011(b).

If you file this claim electronically, FRBP 5005(a)(2) authorizes courts to establish local rules specifying what a signature is.

A person who files a fraudulent claim could be fined up to \$500,000, imprisoned for up to 5 years, or both. 18 U.S.C. §§ 152, 157 and 3571.

Check the appropriate boxes:

- ☐ I am the creditor.
- ☒ I am the creditor's attorney or authorized agent.
- ☐ I am the trustee, or the debtor, or their authorized agent. Bankruptcy Rule 3004.
- ☐ I am a guarantor, surety, endorser, or other codebtor. Bankruptcy Rule 3005.

I understand that an authorized signature on this Proof of Claim serves as an acknowledgment that when calculating the amount of the claim, the creditor gave the debtor credit for any payments received toward the debt.

I have examined the information in this Proof of Claim and have a reasonable belief that the information is true and correct.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on date 10/10/2019  
MM/DD/YYYY

/s/ Nicholas V. Rogers, Esquire  
Signature

Print the name of the person who is completing and signing this claim:

Name Nicholas V. Rogers  
First Name Middle Name Last Name

Title Attorney for Creditor

Company Phelan Hallinan Diamond & Jones, PC  
Identify the corporate servicer as the company if the authorized agent is a servicer.

Address 1617 JFK Boulevard, Suite 1400  
Number Street

Philadelphia, PA 19103  
City State Zip Code

Contact Phone (856) 813-5500 Ext. 42689 Email nicholas.rogers@phelanhallinan.com

Mortgage Proof of Claim Attachment

04/16

**Mortgage Proof of Claim Attachment**

If you file a claim secured by a security interest in the debtor's principal residence, you must use this form as an attachment to your proof of claim. See separate instructions.

Part 1: Mortgage and Case Information			Part 2: Total Debt Calculation		Part 3: Arrearage as of Date of the Petition		Part 4: Monthly Mortgage Payment	
Case number:	19-25000-JKS		Principal Balance:	\$296,926.55	Principal & interest due:	\$163,177.96	Principal & interest:	\$1,565.60
Debtor 1:	Lina C Granada		Deferred Balance:	\$0.00	Prepetition fees due:	\$5,931.28	Monthly escrow:	\$906.60
Debtor 2:			Interest due:	\$88,561.92	Escrow deficiency for funds advanced:	\$102,011.47	Private mortgage insurance:	\$0.00
Last 4 digits to identify:	2628				Projected escrow shortage:	\$4,906.61		
Creditor:	JPMorgan Chase Bank, National Association, as servicer for Wells Fargo Bank, N.A. as trustee for Freddie Mac Securites REMIC Trust Series 2005-S001		Fees, costs due:		Less funds on hand:		Total monthly payment:	
Service:	JPMorgan Chase Bank, N.A.		Escrow deficiency for funds	\$5,931.28	Amount waived post-petition	- \$0.00		\$2,472.20
Fixed accrual/daily simple interest/other:	Variable		Less total funds on hand:	\$102,011.47	Amount per Court Order	-		
			Total debt:	\$0.00	Total prepetition arrearage:	- \$276,027.32		
				\$493,431.22	Post-petition payments included by debtor or court in Total Arrearage:	+ \$0.00		
					Total Arrearage	- \$276,027.32		

Case Number: 19-25000-JKS  
Debtor 1: Lina C Granada

**Part 5 : Loan Payment History from First Date of Default**

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	How Funds Were Applied/Amount Incurred						Balance After Amount Received or Incurred				
			D. Amount Incurred	E. Description		G. Prin, int & esc past due balance	H. Amount to principal	I. Amount to interest	J. Amount to escrow	K. Amount to fees or charges	L. Unapplied funds	M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
01/01/2008	\$1,725.66			PAYMENT DUE		\$0.00						\$294,367.28		\$1,699.99	\$0.00	\$0.00
01/08/2008		\$1,725.66		PAYMENT APPLIED	01/01/2008	\$0.00	(\$626.47)	\$1,750.99	\$601.14			\$294,367.28		\$1,699.99	\$0.00	\$0.00
01/08/2008		\$74.34		PRINCIPAL PAYMENT		\$0.00	\$74.34					\$294,993.75		\$2,301.13	\$0.00	\$0.00
01/24/2008				CIT/TWN/VIL/BOR		\$0.00				(\$1,456.00)		\$294,919.41		\$2,301.13	\$0.00	\$0.00
02/01/2008	\$1,725.66			PAYMENT DUE		\$1,725.66						\$294,919.41		\$845.13	\$0.00	\$0.00
02/15/2008		\$1,725.66		PAYMENT APPLIED	02/01/2008	\$0.00	(\$598.79)	\$1,723.31	\$601.14			\$295,518.20		\$1,446.27	\$0.00	\$0.00
02/15/2008		\$74.34		PRINCIPAL PAYMENT		\$0.00	\$74.34					\$295,443.86		\$1,446.27	\$0.00	\$0.00
03/01/2008	\$1,725.66			PAYMENT DUE		\$1,725.66						\$295,443.86		\$1,446.27	\$0.00	\$0.00
03/17/2008			\$56.23	LATE CHARGE - ASSESSED		\$1,725.66						\$295,443.86		\$1,446.27	\$56.23	\$0.00
03/24/2008		\$1,781.89		PAYMENT APPLIED	03/01/2008	\$0.00	(\$567.39)	\$1,691.91	\$601.14	\$56.23		\$296,011.25		\$2,047.41	\$0.00	\$0.00
03/24/2008		\$18.11		PRINCIPAL PAYMENT		\$0.00	\$18.11					\$295,993.14		\$2,047.41	\$0.00	\$0.00
04/01/2008	\$1,725.66			PAYMENT DUE		\$1,725.66						\$295,993.14		\$2,047.41	\$0.00	\$0.00
04/16/2008			\$56.23	LATE CHARGE - ASSESSED		\$1,725.66						\$295,993.14		\$2,047.41	\$56.23	\$0.00
04/19/2008				CIT/TWN/VIL/BOR		\$1,725.66				(\$1,456.00)		\$295,993.14		\$591.41	\$56.23	\$0.00
04/30/2008		\$1,781.89		PAYMENT APPLIED	04/01/2008	\$0.00	(\$522.19)	\$1,646.71	\$601.14	\$56.23		\$296,515.33		\$1,192.55	\$0.00	\$0.00
04/30/2008		\$18.11		PRINCIPAL PAYMENT		\$0.00	\$18.11					\$296,497.22		\$1,192.55	\$0.00	\$0.00
05/01/2008	\$1,725.66			PAYMENT DUE		\$1,725.66						\$296,497.22		\$1,192.55	\$0.00	\$0.00
05/16/2008			\$56.23	LATE CHARGE - ASSESSED		\$1,725.66						\$296,497.22		\$1,192.55	\$56.23	\$0.00
05/28/2008		\$1,781.89		PAYMENT APPLIED	05/01/2008	\$0.00	(\$463.22)	\$1,587.74	\$601.14	\$56.23		\$296,960.44		\$1,793.69	\$0.00	\$0.00
05/28/2008		\$18.11		PRINCIPAL PAYMENT		\$0.00	\$18.11					\$296,942.33		\$1,793.69	\$0.00	\$0.00
06/01/2008	\$1,124.54			PAYMENT DUE		\$1,124.54						\$296,942.33		\$1,793.69	\$0.00	\$0.00
06/16/2008			\$56.23	LATE CHARGE - ASSESSED		\$1,124.54						\$296,942.33		\$1,793.69	\$56.23	\$0.00
07/01/2008	\$1,208.87			PAYMENT DUE		\$2,333.41						\$296,942.33		\$1,793.69	\$56.23	\$0.00
07/11/2008			\$8.90	MISC FEE - ASSESSED		\$2,333.41						\$296,942.33		\$1,793.69	\$65.13	\$0.00
07/16/2008			\$60.44	LATE CHARGE - ASSESSED		\$2,333.41						\$296,942.33		\$1,793.69	\$125.57	\$0.00
07/23/2008				CIT/TWN/VIL/BOR		\$2,333.41			(\$1,659.08)			\$296,942.33		\$134.61	\$125.57	\$0.00
08/01/2008	\$1,208.87			PAYMENT DUE		\$3,542.28						\$296,942.33		\$134.61	\$125.57	\$0.00
08/11/2008			\$8.90	MISC FEE - ASSESSED		\$3,542.28						\$296,942.33		\$134.61	\$134.47	\$0.00
08/18/2008			\$60.44	LATE CHARGE - ASSESSED		\$3,542.28						\$296,942.33		\$134.61	\$194.91	\$0.00
08/18/2008				HOMEOWNERS INSURANCE		\$3,542.28			(\$808.00)			\$296,942.33		\$673.39	\$194.91	\$0.00
09/01/2008	\$1,208.87			PAYMENT DUE		\$4,751.15						\$296,942.33		\$673.39	\$194.91	\$0.00
09/10/2008			\$8.90	MISC FEE - ASSESSED		\$4,751.15						\$296,942.33		\$673.39	\$203.81	\$0.00
09/16/2008			\$60.44	LATE CHARGE - ASSESSED		\$4,751.15						\$296,942.33		\$673.39	\$264.25	\$0.00
09/26/2008			\$400.00	TITLE FEES		\$4,751.15						\$296,942.33		\$673.39	\$664.25	\$0.00
10/01/2008	\$1,208.87			PAYMENT DUE		\$5,960.02						\$296,942.33		\$673.39	\$664.25	\$0.00
10/14/2008			\$8.90	MISC FEE - ASSESSED		\$5,960.02						\$296,942.33		\$673.39	\$673.15	\$0.00
10/24/2008				CIT/TWN/VIL/BOR		\$5,960.02			(\$1,612.25)			\$296,942.33		\$2,285.64	\$673.15	\$0.00
11/01/2008	\$1,208.87			PAYMENT DUE		\$7,168.89						\$296,942.33		\$2,285.64	\$673.15	\$0.00
11/10/2008			\$30.00	FC COURT COSTS		\$7,168.89						\$296,942.33		\$2,285.64	\$703.15	\$0.00
11/12/2008			\$8.90	MISC FEE - ASSESSED		\$7,168.89						\$296,942.33		\$2,285.64	\$712.05	\$0.00
12/01/2008	\$1,208.87			PAYMENT DUE		\$8,377.76						\$296,942.33		\$2,285.64	\$712.05	\$0.00
12/17/2008			\$700.00	FC ATTY FEE		\$8,377.76						\$296,942.33		\$2,285.64	\$1,412.05	\$0.00
12/29/2008			\$10.85	MISC FEE - ASSESSED		\$8,377.76						\$296,942.33		\$2,285.64	\$1,422.90	\$0.00
12/30/2008			\$187.50	FC ATTY FEE		\$8,377.76						\$296,942.33		\$2,285.64	\$1,610.40	\$0.00
12/30/2008			\$187.50	FC ATTY FEE		\$8,377.76						\$296,942.33		\$2,285.64	\$1,797.90	\$0.00
01/01/2009	\$1,208.87			PAYMENT DUE		\$9,586.63						\$296,942.33		\$2,285.64	\$1,797.90	\$0.00
01/05/2009			(\$8.90)	MISC FEE - WAIVED		\$9,586.63						\$296,942.33		\$2,285.64	\$1,789.00	\$0.00
01/07/2009			\$10.85	MISC FEE - ASSESSED		\$9,586.63						\$296,942.33		\$2,285.64	\$1,799.85	\$0.00
01/16/2009				CIT/TWN/VIL/BOR		\$9,586.63			(\$1,545.84)			\$296,942.33		\$3,831.48	\$1,799.85	\$0.00
01/27/2009			\$10.85	MISC FEE - ASSESSED		\$9,586.63						\$296,942.33		\$3,831.48	\$1,810.70	\$0.00
02/01/2009	\$1,208.87			PAYMENT DUE		\$10,795.50						\$296,942.33		\$3,831.48	\$1,810.70	\$0.00

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred				K. Amount to fees or charges	L. Unapplied funds	Balance After Amount Received or Incurred				
			D. Amount Incurred	E. Description			H. Amount to principal	I. Amount to interest	J. Amount to escrow	M. Principal balance			N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
03/01/2009	\$1,208.87			PAYMENT DUE		\$12,004.37							\$296,942.33		(\$3,831.48)	\$1,810.70	\$0.00
03/09/2009			\$10.85	MISC FEE - ASSESSED		\$12,004.37							\$296,942.33		(\$3,831.48)	\$1,821.55	\$0.00
04/01/2009	\$1,208.87			PAYMENT DUE		\$13,213.24							\$296,942.33		(\$3,831.48)	\$1,821.55	\$0.00
04/10/2009				CIT/TWN/VIL/BOR		\$13,213.24				(\$1,545.83)			\$296,942.33		(\$5,377.31)	\$1,821.55	\$0.00
04/15/2009			\$10.85	MISC FEE - ASSESSED		\$13,213.24							\$296,942.33		(\$5,377.31)	\$1,832.40	\$0.00
05/01/2009	\$1,208.87			PAYMENT DUE		\$14,422.11							\$296,942.33		(\$5,377.31)	\$1,832.40	\$0.00
06/01/2009	\$1,208.87			PAYMENT DUE		\$15,630.98							\$296,942.33		(\$5,377.31)	\$1,832.40	\$0.00
06/01/2009			\$10.85	MISC FEE - ASSESSED		\$15,630.98							\$296,942.33		(\$5,377.31)	\$1,843.25	\$0.00
06/29/2009			\$10.85	MISC FEE - ASSESSED		\$15,630.98							\$296,942.33		(\$5,377.31)	\$1,854.10	\$0.00
07/01/2009	\$1,927.67			PAYMENT DUE		\$17,558.65							\$296,942.33		(\$5,377.31)	\$1,854.10	\$0.00
07/24/2009				CIT/TWN/VIL/BOR		\$17,558.65				(\$1,690.39)			\$296,942.33		(\$7,067.70)	\$1,854.10	\$0.00
08/01/2009	\$1,927.67			PAYMENT DUE		\$19,486.32							\$296,942.33		(\$7,067.70)	\$1,854.10	\$0.00
08/06/2009			\$10.85	MISC FEE - ASSESSED		\$19,486.32							\$296,942.33		(\$7,067.70)	\$1,864.95	\$0.00
08/18/2009				FIRE/HOMEOWNER		\$19,486.32				(\$876.00)			\$296,942.33		(\$7,943.70)	\$1,864.95	\$0.00
09/01/2009	\$1,927.67			PAYMENT DUE		\$21,413.99							\$296,942.33		(\$7,943.70)	\$1,864.95	\$0.00
09/08/2009			\$10.85	MISC FEE - ASSESSED		\$21,413.99							\$296,942.33		(\$7,943.70)	\$1,875.80	\$0.00
10/01/2009	\$1,927.67			PAYMENT DUE		\$23,341.66							\$296,942.33		(\$7,943.70)	\$1,875.80	\$0.00
10/14/2009			\$10.85	MISC FEE - ASSESSED		\$23,341.66							\$296,942.33		(\$7,943.70)	\$1,886.65	\$0.00
10/15/2009				CIT/TWN/VIL/BOR		\$23,341.66				(\$1,735.18)			\$296,942.33		(\$9,678.88)	\$1,886.65	\$0.00
11/01/2009	\$1,927.67			PAYMENT DUE		\$25,269.33							\$296,942.33		(\$9,678.88)	\$1,886.65	\$0.00
11/18/2009			\$10.85	MISC FEE - ASSESSED		\$25,269.33							\$296,942.33		(\$9,678.88)	\$1,897.50	\$0.00
12/01/2009	\$1,927.67			PAYMENT DUE		\$27,197.00							\$296,942.33		(\$9,678.88)	\$1,897.50	\$0.00
12/16/2009			\$49.00	TAX DEPARTMENT		\$27,197.00							\$296,942.33		(\$9,678.88)	\$1,946.50	\$0.00
12/23/2009			\$10.85	MISC FEE - ASSESSED		\$27,197.00							\$296,942.33		(\$9,678.88)	\$1,957.35	\$0.00
01/01/2010	\$1,927.67			PAYMENT DUE		\$29,124.67							\$296,942.33		(\$9,678.88)	\$1,957.35	\$0.00
01/11/2010				CIT/TWN/VIL/BOR		\$29,124.67				(\$1,629.00)			\$296,942.33		(\$11,307.88)	\$1,957.35	\$0.00
01/25/2010			\$10.85	FC INSPECTION		\$29,124.67							\$296,942.33		(\$11,307.88)	\$1,968.20	\$0.00
01/25/2010			\$10.85	MISC FEE - ASSESSED		\$29,124.67							\$296,942.33		(\$11,307.88)	\$1,979.05	\$0.00
02/01/2010	\$1,927.67			PAYMENT DUE		\$31,052.34							\$296,942.33		(\$11,307.88)	\$1,979.05	\$0.00
02/04/2010			\$95.74	FC COURT COSTS		\$31,052.34							\$296,942.33		(\$11,307.88)	\$2,074.79	\$0.00
02/11/2010			\$782.06	FC ATTY FEE		\$31,052.34							\$296,942.33		(\$11,307.88)	\$2,856.85	\$0.00
03/01/2010	\$1,927.67			PAYMENT DUE		\$32,980.01							\$296,942.33		(\$11,307.88)	\$2,856.85	\$0.00
03/01/2010			\$10.85	FC INSPECTION		\$32,980.01							\$296,942.33		(\$11,307.88)	\$2,867.70	\$0.00
03/01/2010			\$10.85	MISC FEE - ASSESSED		\$32,980.01							\$296,942.33		(\$11,307.88)	\$2,878.55	\$0.00
04/01/2010	\$1,927.67			PAYMENT DUE		\$34,907.68							\$296,942.33		(\$11,307.88)	\$2,878.55	\$0.00
04/01/2010			\$30.58	FC COURT COSTS		\$34,907.68							\$296,942.33		(\$11,307.88)	\$2,909.13	\$0.00
04/08/2010				CIT/TWN/VIL/BOR		\$34,907.68				(\$1,629.00)			\$296,942.33		(\$12,936.88)	\$2,909.13	\$0.00
04/12/2010			\$10.85	FC INSPECTION		\$34,907.68							\$296,942.33		(\$12,936.88)	\$2,919.98	\$0.00
05/01/2010	\$1,927.67			PAYMENT DUE		\$36,835.35							\$296,942.33		(\$12,936.88)	\$2,919.98	\$0.00
06/01/2010	\$1,927.67			PAYMENT DUE		\$38,763.02							\$296,942.33		(\$12,936.88)	\$2,919.98	\$0.00
06/11/2010			\$49.00	TAX DEPARTMENT		\$38,763.02							\$296,942.33		(\$12,936.88)	\$2,968.98	\$0.00
07/01/2010	\$1,973.85			PAYMENT DUE		\$40,736.87							\$296,942.33		(\$12,936.88)	\$2,968.98	\$0.00
07/15/2010				CIT/TWN/VIL/BOR		\$40,736.87				(\$1,781.30)			\$296,942.33		(\$14,718.18)	\$2,968.98	\$0.00
07/26/2010				FC ATTY FEE		\$40,736.87					\$18.18		\$296,942.33		(\$14,718.18)	\$2,950.80	\$0.00
07/26/2010				FC ATTY FEE		\$40,736.87					\$8.08		\$296,942.33		(\$14,718.18)	\$2,942.72	\$0.00
08/01/2010	\$1,973.85			PAYMENT DUE		\$42,710.72							\$296,942.33		(\$14,718.18)	\$2,942.72	\$0.00
08/17/2010				FIRE/HOMEOWNER		\$42,710.72				(\$839.00)			\$296,942.33		(\$15,557.18)	\$2,942.72	\$0.00
08/26/2010			\$14.00	FC INSPECTION		\$42,710.72							\$296,942.33		(\$15,557.18)	\$2,956.72	\$0.00
09/01/2010	\$1,973.85			PAYMENT DUE		\$44,684.57							\$296,942.33		(\$15,557.18)	\$2,956.72	\$0.00
10/01/2010	\$1,973.85			PAYMENT DUE		\$46,658.42							\$296,942.33		(\$15,557.18)	\$2,956.72	\$0.00
11/01/2010	\$1,973.85			PAYMENT DUE		\$48,632.27							\$296,942.33		(\$15,557.18)	\$2,956.72	\$0.00
11/08/2010				FC ATTY FEE		\$48,632.27					\$9.60		\$296,942.33		(\$15,557.18)	\$2,947.12	\$0.00
11/22/2010				MISC ADVANCE		\$48,632.27					\$54.25		\$296,942.33		(\$15,557.18)	\$2,892.87	\$0.00
12/01/2010	\$1,973.85			PAYMENT DUE		\$50,606.12							\$296,942.33		(\$15,557.18)	\$2,892.87	\$0.00
12/30/2010			\$14.00	FC INSPECTION		\$50,606.12							\$296,942.33		(\$15,557.18)	\$2,906.87	\$0.00
01/01/2011	\$1,973.85			PAYMENT DUE		\$52,579.97							\$296,942.33		(\$15,557.18)	\$2,906.87	\$0.00
01/04/2011			\$138.50	FC COURT COSTS		\$52,579.97							\$296,942.33		(\$15,557.18)	\$3,045.37	\$0.00
01/05/2011				CIT/TWN/VIL/BOR		\$52,579.97				(\$1,779.26)			\$296,942.33		(\$17,336.44)	\$3,045.37	\$0.00
01/11/2011				CIT/TWN/VIL/BOR		\$52,579.97				(\$1,704.64)			\$296,942.33		(\$19,041.08)	\$3,045.37	\$0.00
01/18/2011				FC ATTY FEE		\$52,579.97							\$296,942.33		(\$19,041.08)	\$3,075.81	\$0.00
02/01/2011	\$1,973.85			PAYMENT DUE		\$54,553.82							\$296,942.33		(\$19,041.08)	\$3,075.81	\$0.00
02/02/2011			\$14.00	FC INSPECTION		\$54,553.82							\$296,942.33		(\$19,041.08)	\$3,089.81	\$0.00
03/01/2011	\$1,973.85			PAYMENT DUE		\$56,527.67							\$296,942.33		(\$19,041.08)	\$3,089.81	\$0.00
03/08/2011			\$14.00	FC INSPECTION		\$56,527.67							\$296,942.33		(\$19,041.08)	\$3,103.81	\$0.00
04/01/2011	\$1,973.85			PAYMENT DUE		\$58,501.52							\$296,942.33		(\$19,041.08)	\$3,103.81	\$0.00
04/11/2011			\$14.00	FC INSPECTION		\$58,501.52							\$296,942.33		(\$19,041.08)	\$3,117.81	\$0.00
04/12/2011				CIT/TWN/VIL/BOR		\$58,501.52				(\$1,427.17)			\$296,942.33		(\$20,468.25)	\$3,117.81	\$0.00
05/01/2011	\$1,973.85			PAYMENT DUE		\$60,475.37							\$296,942.33		(\$20,468.25)	\$3,117.81	\$0.00
06/01/2011	\$1,973.85			PAYMENT DUE		\$62,449.22							\$296,942.33		(\$20,468.25)	\$3,117.81	\$0.00
07/01/2011	\$1,953.37			PAYMENT DUE		\$64,402.59							\$296,942.33		(\$20,468.25)	\$3,117.81	\$0.00
07/12/2011				CIT/TWN/VIL/BOR		\$64,402.59				(\$1,797.28)			\$296,942.33		(\$22,265.53)	\$3,117.81	\$0.00
07/26/2011			\$14.00	FC INSPECTION		\$64,402.59							\$296,942.33		(\$22,265.53)	\$3,131.81	\$0.00
08/01/2011	\$																

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred			K. Amount to fees or charges	L. Unapplied funds	Balance After Amount Received or Incurred				
			D. Amount Incurred	E. Description			H. Amount to principal	I. Amount to interest	J. Amount to escrow			M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance
08/26/2011			\$14.00	FC INSPECTION		\$66,355.96						\$296,942.33		(\$22,265.53)	\$3,145.81	\$0.00
09/01/2011	\$1,953.37			PAYMENT DUE		\$68,309.33						\$296,942.33		(\$22,265.53)	\$3,145.81	\$0.00
10/01/2011	\$1,953.37			PAYMENT DUE		\$70,262.70						\$296,942.33		(\$22,265.53)	\$3,145.81	\$0.00
10/06/2011			\$254.84	FCL MAIL		\$70,262.70						\$296,942.33		(\$22,265.53)	\$3,400.65	\$0.00
10/12/2011				BOROUGH TAX		\$70,262.70			(\$1,793.21)			\$296,942.33		(\$24,058.74)	\$3,400.65	\$0.00
11/01/2011	\$1,953.37			PAYMENT DUE		\$72,216.07						\$296,942.33		(\$24,058.74)	\$3,400.65	\$0.00
11/03/2011			\$14.00	FC INSPECTION		\$72,216.07						\$296,942.33		(\$24,058.74)	\$3,414.65	\$0.00
11/16/2011				HOMEOWNERS INSURANCE		\$72,216.07			(\$2,867.58)			\$296,942.33		(\$26,926.32)	\$3,414.65	\$0.00
12/01/2011	\$1,953.37			PAYMENT DUE		\$74,169.44						\$296,942.33		(\$26,926.32)	\$3,414.65	\$0.00
12/28/2011				TITLE FEES		\$74,169.44				\$215.05		\$296,942.33		(\$26,926.32)	\$3,199.60	\$0.00
01/01/2012	\$1,953.37			PAYMENT DUE		\$76,122.81						\$296,942.33		(\$26,926.32)	\$3,199.60	\$0.00
01/04/2012				HOMEOWNERS INSURANCE		\$76,122.81			(\$2,654.68)			\$296,942.33		(\$29,581.00)	\$3,199.60	\$0.00
02/01/2012	\$1,953.37			PAYMENT DUE		\$78,076.18						\$296,942.33		(\$29,581.00)	\$3,199.60	\$0.00
02/07/2012				BOROUGH TAX		\$78,076.18			(\$1,749.95)			\$296,942.33		(\$31,330.95)	\$3,199.60	\$0.00
03/01/2012	\$1,953.37			PAYMENT DUE		\$80,029.55						\$296,942.33		(\$31,330.95)	\$3,199.60	\$0.00
03/30/2012			\$14.00	FC INSPECTION		\$80,029.55						\$296,942.33		(\$31,330.95)	\$3,213.60	\$0.00
04/01/2012	\$1,953.37			PAYMENT DUE		\$81,982.92						\$296,942.33		(\$31,330.95)	\$3,213.60	\$0.00
04/16/2012				BOROUGH TAX		\$81,982.92			(\$1,749.94)			\$296,942.33		(\$33,080.89)	\$3,213.60	\$0.00
05/01/2012	\$1,953.37			PAYMENT DUE		\$83,936.29						\$296,942.33		(\$33,080.89)	\$3,213.60	\$0.00
05/04/2012			\$1,500.00	FCL SALE COST		\$83,936.29						\$296,942.33		(\$33,080.89)	\$4,713.60	\$0.00
05/31/2012			\$14.00	FC INSPECTION		\$83,936.29						\$296,942.33		(\$33,080.89)	\$4,727.60	\$0.00
06/01/2012	\$1,953.37			PAYMENT DUE		\$85,889.66						\$296,942.33		(\$33,080.89)	\$4,727.60	\$0.00
06/18/2012			(\$54.25)	INSP FEE RECLASS		\$85,889.66						\$296,942.33		(\$33,080.89)	\$4,673.35	\$0.00
06/27/2012			\$14.00	FC INSPECTION		\$85,889.66						\$296,942.33		(\$33,080.89)	\$4,687.35	\$0.00
07/01/2012	\$1,931.08			PAYMENT DUE		\$87,820.74						\$296,942.33		(\$33,080.89)	\$4,687.35	\$0.00
07/26/2012			\$14.00	FC INSPECTION		\$87,820.74						\$296,942.33		(\$33,080.89)	\$4,701.35	\$0.00
08/01/2012	\$1,931.08			PAYMENT DUE		\$89,751.82						\$296,942.33		(\$33,080.89)	\$4,701.35	\$0.00
08/16/2012				BOROUGH TAX		\$89,751.82			(\$1,828.33)			\$296,942.33		(\$34,909.22)	\$4,701.35	\$0.00
08/25/2012			\$14.00	FC INSPECTION		\$89,751.82						\$296,942.33		(\$34,909.22)	\$4,715.35	\$0.00
09/01/2012	\$1,931.08			PAYMENT DUE		\$91,682.90						\$296,942.33		(\$34,909.22)	\$4,715.35	\$0.00
09/27/2012			\$14.00	FC INSPECTION		\$91,682.90						\$296,942.33		(\$34,909.22)	\$4,729.35	\$0.00
10/01/2012	\$1,931.08			PAYMENT DUE		\$93,613.98						\$296,942.33		(\$34,909.22)	\$4,729.35	\$0.00
10/24/2012				BOROUGH TAX		\$93,613.98			(\$1,828.32)			\$296,942.33		(\$36,737.54)	\$4,729.35	\$0.00
10/25/2012			\$14.00	FC INSPECTION		\$93,613.98						\$296,942.33		(\$36,737.54)	\$4,743.35	\$0.00
10/31/2012				HOMEOWNERS INSURANCE		\$93,613.98			(\$2,654.68)			\$296,942.33		(\$39,392.22)	\$4,743.35	\$0.00
11/01/2012	\$1,931.08			PAYMENT DUE		\$95,545.06						\$296,942.33		(\$39,392.22)	\$4,743.35	\$0.00
12/01/2012	\$1,931.08			PAYMENT DUE		\$97,476.14						\$296,942.33		(\$39,392.22)	\$4,743.35	\$0.00
12/17/2012			\$14.00	FC INSPECTION		\$97,476.14						\$296,942.33		(\$39,392.22)	\$4,757.35	\$0.00
01/01/2013	\$1,931.08			PAYMENT DUE		\$99,407.22						\$296,942.33		(\$39,392.22)	\$4,757.35	\$0.00
01/17/2013				BOROUGH TAX		\$99,407.22			(\$1,789.14)			\$296,942.33		(\$41,181.36)	\$4,757.35	\$0.00
01/19/2013			\$14.00	FC INSPECTION		\$99,407.22						\$296,942.33		(\$41,181.36)	\$4,771.35	\$0.00
02/01/2013	\$1,931.08			PAYMENT DUE		\$101,338.30						\$296,942.33		(\$41,181.36)	\$4,771.35	\$0.00
02/14/2013			\$14.00	FC INSPECTION		\$101,338.30						\$296,942.33		(\$41,181.36)	\$4,785.35	\$0.00
03/01/2013	\$1,931.08			PAYMENT DUE		\$103,269.38						\$296,942.33		(\$41,181.36)	\$4,785.35	\$0.00
03/20/2013			\$14.00	FC INSPECTION		\$103,269.38						\$296,942.33		(\$41,181.36)	\$4,799.35	\$0.00
04/01/2013	\$1,931.08			PAYMENT DUE		\$105,200.46						\$296,942.33		(\$41,181.36)	\$4,799.35	\$0.00
04/15/2013			\$14.00	FC INSPECTION		\$105,200.46						\$296,942.33		(\$41,181.36)	\$4,813.35	\$0.00
04/15/2013				BOROUGH TAX		\$105,200.46			(\$1,789.13)			\$296,942.33		(\$42,970.49)	\$4,813.35	\$0.00
05/01/2013	\$1,931.08			PAYMENT DUE		\$107,131.54						\$296,942.33		(\$42,970.49)	\$4,813.35	\$0.00
05/20/2013			\$14.00	FC INSPECTION		\$107,131.54						\$296,942.33		(\$42,970.49)	\$4,827.35	\$0.00
06/01/2013	\$1,931.08			PAYMENT DUE		\$109,062.62						\$296,942.33		(\$42,970.49)	\$4,827.35	\$0.00
06/14/2013			\$14.00	FC INSPECTION		\$109,062.62						\$296,942.33		(\$42,970.49)	\$4,841.35	\$0.00
07/01/2013	\$1,933.94			PAYMENT DUE		\$110,996.66						\$296,942.33		(\$42,970.49)	\$4,841.35	\$0.00
07/17/2013			\$14.00	FC INSPECTION		\$110,996.66						\$296,942.33		(\$42,970.49)	\$4,855.35	\$0.00
08/01/2013	\$1,933.94			PAYMENT DUE		\$112,930.50						\$296,942.33		(\$42,970.49)	\$4,855.35	\$0.00
08/07/2013				BOROUGH TAX		\$112,930.50			(\$1,875.67)			\$296,942.33		(\$44,846.16)	\$4,855.35	\$0.00
08/13/2013			\$14.00	FC INSPECTION		\$112,930.50						\$296,942.33		(\$44,846.16)	\$4,869.35	\$0.00
09/01/2013	\$1,933.94			PAYMENT DUE		\$114,864.44						\$296,942.33		(\$44,846.16)	\$4,869.35	\$0.00
09/11/2013			\$14.00	FC INSPECTION		\$114,864.44						\$296,942.33		(\$44,846.16)	\$4,883.35	\$0.00
10/01/2013	\$1,933.94			PAYMENT DUE		\$116,798.38						\$296,942.33		(\$44,846.16)	\$4,883.35	\$0.00
10/11/2013			\$14.00	FC INSPECTION		\$116,798.38						\$296,942.33		(\$44,846.16)	\$4,897.35	\$0.00
10/15/2013				BOROUGH TAX		\$116,798.38			(\$1,875.66)			\$296,942.33		(\$46,721.82)	\$4,897.35	\$0.00
10/31/2013				HOMEOWNERS INSURANCE		\$116,798.38			(\$1,991.77)			\$296,942.33		(\$48,713.59)	\$4,897.35	\$0.00
11/01/2013	\$1,933.94			PAYMENT DUE		\$118,732.32						\$296,942.33		(\$48,713.59)	\$4,897.35	\$0.00
11/07/2013			\$14.00	FC INSPECTION		\$118,732.32						\$296,942.33		(\$48,713.59)	\$4,911.35	\$0.00
12/01/2013	\$1,933.94			PAYMENT DUE		\$120,666.26						\$296,942.33		(\$48,713.59)	\$4,911.35	\$0.00
12/09/2013			\$14.00	FC INSPECTION		\$120,666.26						\$296,942.33		(\$48,713.59)	\$4,925.35	\$0.00
01/01/2014	\$1,933.94			PAYMENT DUE		\$122,600.20						\$296,942.33		(\$48,713.59)	\$4,925.35	\$0.00
01/09/2014			\$14.00	FC INSPECTION		\$122,600.20						\$296,942.33		(\$48,713.59)	\$4,939.35	\$0.00
01/21/2014				BOROUGH TAX		\$122,600.20			(\$1,832.40)			\$296,942.33		(\$50,545.99)	\$4,939.35	\$0.00
02/01/2014	\$1,933.94			PAYMENT DUE		\$124,534.14						\$296,942.33		(\$50,545.99)	\$4,939.35	\$0.00
02/07/2014			\$14.00	FC INSPECTION		\$124,534.14						\$296,942.33		(\$50,545.99)	\$4,953.35	\$0.00
03/01/2014	\$1,933.94			PAYMENT DUE		\$126,468.08						\$296,942.33		(\$50,545.99)	\$4,953.35	\$0.00

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred				K. Amount to fees or charges	L. Unapplied funds	Balance After Amount Received or Incurred				
			D. Amount Incurred	E. Description			H. Amount to principal	I. Amount to interest	J. Amount to escrow	M. Principal balance			N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
03/12/2014			\$14.00	FC INSPECTION		\$126,468.08							\$296,942.33		(\$50,545.99)	\$4,967.35	\$0.00
04/01/2014	\$1,933.94			PAYMENT DUE		\$128,402.02							\$296,942.33		(\$50,545.99)	\$4,967.35	\$0.00
04/09/2014			\$14.00	FC INSPECTION		\$128,402.02							\$296,942.33		(\$50,545.99)	\$4,981.35	\$0.00
04/15/2014				BOROUGH TAX		\$128,402.02				(\$1,832.40)			\$296,942.33		(\$52,378.39)	\$4,981.35	\$0.00
05/01/2014	\$1,933.94			PAYMENT DUE		\$130,335.96							\$296,942.33		(\$52,378.39)	\$4,981.35	\$0.00
05/09/2014			\$14.00	FC INSPECTION		\$130,335.96							\$296,942.33		(\$52,378.39)	\$4,995.35	\$0.00
06/01/2014	\$1,933.94			PAYMENT DUE		\$132,269.90							\$296,942.33		(\$52,378.39)	\$4,995.35	\$0.00
06/12/2014			\$14.00	FC INSPECTION		\$132,269.90							\$296,942.33		(\$52,378.39)	\$5,009.35	\$0.00
07/01/2014	\$1,927.28			PAYMENT DUE		\$134,197.18							\$296,942.33		(\$52,378.39)	\$5,009.35	\$0.00
07/16/2014			\$14.00	FC INSPECTION		\$134,197.18							\$296,942.33		(\$52,378.39)	\$5,023.35	\$0.00
08/01/2014	\$1,927.28			PAYMENT DUE		\$136,124.46							\$296,942.33		(\$52,378.39)	\$5,023.35	\$0.00
08/11/2014			\$14.00	FC INSPECTION		\$136,124.46							\$296,942.33		(\$52,378.39)	\$5,037.35	\$0.00
08/25/2014				BOROUGH TAX		\$136,124.46				(\$1,925.04)			\$296,942.33		(\$54,303.43)	\$5,037.35	\$0.00
09/01/2014	\$1,927.28			PAYMENT DUE		\$138,051.74							\$296,942.33		(\$54,303.43)	\$5,037.35	\$0.00
09/06/2014			\$14.00	FC INSPECTION		\$138,051.74							\$296,942.33		(\$54,303.43)	\$5,051.35	\$0.00
10/01/2014	\$1,927.28			PAYMENT DUE		\$139,979.02							\$296,942.33		(\$54,303.43)	\$5,051.35	\$0.00
10/10/2014			\$14.00	FC INSPECTION		\$139,979.02							\$296,942.33		(\$54,303.43)	\$5,065.35	\$0.00
10/14/2014				BOROUGH TAX		\$139,979.02				(\$1,925.04)			\$296,942.33		(\$56,228.47)	\$5,065.35	\$0.00
11/01/2014	\$1,927.28			PAYMENT DUE		\$141,906.30							\$296,942.33		(\$56,228.47)	\$5,065.35	\$0.00
11/06/2014			\$14.00	FC INSPECTION		\$141,906.30							\$296,942.33		(\$56,228.47)	\$5,079.35	\$0.00
11/13/2014				HOMEOWNERS INSURANCE		\$141,906.30				(\$1,948.00)			\$296,942.33		(\$58,176.47)	\$5,079.35	\$0.00
12/01/2014	\$1,927.28			PAYMENT DUE		\$143,833.58							\$296,942.33		(\$58,176.47)	\$5,079.35	\$0.00
12/08/2014			\$14.00	FC INSPECTION		\$143,833.58							\$296,942.33		(\$58,176.47)	\$5,093.35	\$0.00
01/01/2015	\$1,927.28			PAYMENT DUE		\$145,760.86							\$296,942.33		(\$58,176.47)	\$5,093.35	\$0.00
01/05/2015			\$14.00	FC INSPECTION		\$145,760.86							\$296,942.33		(\$58,176.47)	\$5,107.35	\$0.00
01/13/2015				BOROUGH TAX		\$145,760.86				(\$1,878.72)			\$296,942.33		(\$60,055.19)	\$5,107.35	\$0.00
02/01/2015	\$1,927.28			PAYMENT DUE		\$147,688.14							\$296,942.33		(\$60,055.19)	\$5,107.35	\$0.00
02/04/2015			\$14.00	FC INSPECTION		\$147,688.14							\$296,942.33		(\$60,055.19)	\$5,121.35	\$0.00
03/01/2015	\$1,927.28			PAYMENT DUE		\$149,615.42							\$296,942.33		(\$60,055.19)	\$5,121.35	\$0.00
03/10/2015			\$14.00	FC INSPECTION		\$149,615.42							\$296,942.33		(\$60,055.19)	\$5,135.35	\$0.00
04/01/2015	\$1,927.28			PAYMENT DUE		\$151,542.70							\$296,942.33		(\$60,055.19)	\$5,135.35	\$0.00
04/10/2015			\$14.00	FC INSPECTION		\$151,542.70							\$296,942.33		(\$60,055.19)	\$5,149.35	\$0.00
04/15/2015				BOROUGH TAX		\$151,542.70				(\$1,878.72)			\$296,942.33		(\$61,933.91)	\$5,149.35	\$0.00
05/01/2015	\$1,927.28			PAYMENT DUE		\$153,469.98							\$296,942.33		(\$61,933.91)	\$5,149.35	\$0.00
05/06/2015			\$14.00	FC INSPECTION		\$153,469.98							\$296,942.33		(\$61,933.91)	\$5,163.35	\$0.00
06/01/2015	\$1,927.28			PAYMENT DUE		\$155,397.26							\$296,942.33		(\$61,933.91)	\$5,163.35	\$0.00
06/08/2015			\$14.00	FC INSPECTION		\$155,397.26							\$296,942.33		(\$61,933.91)	\$5,177.35	\$0.00
07/01/2015	\$1,929.89			PAYMENT DUE		\$157,327.15							\$296,942.33		(\$61,933.91)	\$5,177.35	\$0.00
07/12/2015			\$14.00	FC INSPECTION		\$157,327.15							\$296,942.33		(\$61,933.91)	\$5,191.35	\$0.00
08/01/2015	\$1,929.89			PAYMENT DUE		\$159,257.04							\$296,942.33		(\$61,933.91)	\$5,191.35	\$0.00
08/08/2015			\$14.00	FC INSPECTION		\$159,257.04							\$296,942.33		(\$61,933.91)	\$5,205.35	\$0.00
08/18/2015				BOROUGH TAX		\$159,257.04				(\$1,957.11)			\$296,942.33		(\$63,891.02)	\$5,205.35	\$0.00
09/01/2015	\$1,929.89			PAYMENT DUE		\$161,186.93							\$296,942.33		(\$63,891.02)	\$5,205.35	\$0.00
09/09/2015			\$14.00	FC INSPECTION		\$161,186.93							\$296,942.33		(\$63,891.02)	\$5,219.35	\$0.00
10/01/2015	\$1,929.89			PAYMENT DUE		\$163,116.82							\$296,942.33		(\$63,891.02)	\$5,219.35	\$0.00
10/09/2015			\$14.00	FC INSPECTION		\$163,116.82							\$296,942.33		(\$63,891.02)	\$5,233.35	\$0.00
10/13/2015				BOROUGH TAX		\$163,116.82				(\$1,957.10)			\$296,942.33		(\$65,848.12)	\$5,233.35	\$0.00
11/01/2015	\$1,929.89			PAYMENT DUE		\$165,046.71							\$296,942.33		(\$65,848.12)	\$5,233.35	\$0.00
11/07/2015			\$14.00	FC INSPECTION		\$165,046.71							\$296,942.33		(\$65,848.12)	\$5,247.35	\$0.00
11/12/2015				HOMEOWNERS INSURANCE		\$165,046.71				(\$1,993.78)			\$296,942.33		(\$67,841.90)	\$5,247.35	\$0.00
12/01/2015	\$1,929.89			PAYMENT DUE		\$166,976.60							\$296,942.33		(\$67,841.90)	\$5,247.35	\$0.00
12/08/2015			\$14.00	FC INSPECTION		\$166,976.60							\$296,942.33		(\$67,841.90)	\$5,261.35	\$0.00
01/01/2016	\$1,929.89			PAYMENT DUE		\$168,906.49							\$296,942.33		(\$67,841.90)	\$5,261.35	\$0.00
01/06/2016			\$14.00	FC INSPECTION		\$168,906.49							\$296,942.33		(\$67,841.90)	\$5,275.35	\$0.00
02/01/2016	\$1,929.89			PAYMENT DUE		\$170,836.38							\$296,942.33		(\$67,841.90)	\$5,275.35	\$0.00
02/02/2016				BOROUGH TAX		\$170,836.38				(\$1,917.92)			\$296,942.33		(\$69,759.82)	\$5,275.35	\$0.00
02/06/2016			\$14.00	FC INSPECTION		\$170,836.38							\$296,942.33		(\$69,759.82)	\$5,289.35	\$0.00
03/01/2016	\$1,929.89			PAYMENT DUE		\$172,766.27							\$296,942.33		(\$69,759.82)	\$5,289.35	\$0.00
03/08/2016			\$14.00	FC INSPECTION		\$172,766.27							\$296,942.33		(\$69,759.82)	\$5,303.35	\$0.00
04/01/2016	\$1,929.89			PAYMENT DUE		\$174,696.16							\$296,942.33		(\$69,759.82)	\$5,303.35	\$0.00
04/08/2016			\$1,500.00	FCL SALE COST		\$174,696.16							\$296,942.33		(\$69,759.82)	\$6,803.35	\$0.00
04/10/2016			\$14.00	FC INSPECTION		\$174,696.16							\$296,942.33		(\$69,759.82)	\$6,817.35	\$0.00
04/15/2016				BOROUGH TAX		\$174,696.16				(\$1,917.91)			\$296,942.33		(\$71,677.73)	\$6,817.35	\$0.00
05/01/2016	\$1,929.89			PAYMENT DUE		\$176,626.05							\$296,942.33		(\$71,677.73)	\$6,817.35	\$0.00
05/12/2016			\$14.00	FC INSPECTION		\$176,626.05							\$296,942.33		(\$71,677.73)	\$6,831.35	\$0.00
06/01/2016	\$1,929.89			PAYMENT DUE		\$178,555.94							\$296,942.33		(\$71,677.73)	\$6,831.35	\$0.00
06/09/2016			\$14.00	FC INSPECTION		\$178,555.94							\$296,942.33		(\$71,677.73)	\$6,845.35	\$0.00
07/01/2016	\$1,961.86			PAYMENT DUE		\$180,517.80							\$296,942.33		(\$71,677.73)	\$6,845.35	\$0.00
07/08/2016			\$14.00	FC INSPECTION		\$180,517.80							\$296,942.33		(\$71,677.73)	\$6,859.35	\$0.00
07/29/2016				BOROUGH TAX		\$180,517.80				(\$1,984.08)			\$296,942.33		(\$73,661.81)	\$6,859.35	\$0.00
08/01/2016	\$1,961.86			PAYMENT DUE		\$182,479.66							\$296,942.33		(\$73,661.81)	\$6,859.35	\$0.00
08/08/2016			\$14.00	FC INSPECTION		\$182,479.66							\$296,942.33		(\$73,661.81)	\$6,873.35	\$0.00
09/01/2016	\$1,961.86			PAYMENT DUE		\$184,441.52							\$2				



Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred			K. Amount to fees or charges	L. Unapplied funds	Balance After Amount Received or Incurred					
			D. Amount Incurred	E. Description			H. Amount to principal	I. Amount to interest	J. Amount to escrow			M. Principal balance	N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance	Q. Unapplied funds balance	
09/09/2016			\$14.00	FC INSPECTION		\$184,441.52						\$296,942.33			(\$73,661.81)	\$6,887.35	\$0.00
10/01/2016	\$1,961.86			PAYMENT DUE		\$186,403.38						\$296,942.33			(\$73,661.81)	\$6,887.35	\$0.00
10/06/2016			\$14.00	FC INSPECTION		\$186,403.38						\$296,942.33			(\$73,661.81)	\$6,901.35	\$0.00
10/19/2016				BOROUGH TAX		\$186,403.38				(\$1,984.08)		\$296,942.33			(\$75,645.89)	\$6,901.35	\$0.00
11/01/2016	\$1,961.86			PAYMENT DUE		\$188,365.24						\$296,942.33			(\$75,645.89)	\$6,901.35	\$0.00
11/05/2016			\$14.00	FC INSPECTION		\$188,365.24						\$296,942.33			(\$75,645.89)	\$6,915.35	\$0.00
11/11/2016				HOMEOWNERS INSURANCE		\$188,365.24				(\$1,808.00)		\$296,942.33			(\$77,453.89)	\$6,915.35	\$0.00
12/01/2016	\$1,333.72			PAYMENT DUE		\$189,698.96						\$296,942.33			(\$77,453.89)	\$6,915.35	\$0.00
12/07/2016			\$14.00	FC INSPECTION		\$189,698.96						\$296,942.33			(\$77,453.89)	\$6,929.35	\$0.00
01/01/2017	\$3,746.91			PAYMENT DUE		\$193,445.87						\$296,942.33			(\$77,453.89)	\$6,929.35	\$0.00
01/05/2017			\$14.00	FC INSPECTION		\$193,445.87						\$296,942.33			(\$77,453.89)	\$6,943.35	\$0.00
01/25/2017				BOROUGH TAX		\$193,445.87				(\$1,951.00)		\$296,942.33			(\$79,404.89)	\$6,943.35	\$0.00
02/01/2017	\$3,746.91			PAYMENT DUE		\$197,192.78						\$296,942.33			(\$79,404.89)	\$6,943.35	\$0.00
02/01/2017			\$25.94	FCL MAIL		\$197,192.78						\$296,942.33			(\$79,404.89)	\$6,969.29	\$0.00
02/07/2017			\$14.00	FC INSPECTION		\$197,192.78						\$296,942.33			(\$79,404.89)	\$6,983.29	\$0.00
02/27/2017			(\$237.55)	LATE CHARGE - WAIVED		\$197,192.78						\$296,942.33			(\$79,404.89)	\$6,745.74	\$0.00
03/01/2017	\$3,746.91			PAYMENT DUE		\$200,939.69						\$296,942.33			(\$79,404.89)	\$6,745.74	\$0.00
03/06/2017			\$14.00	FC INSPECTION		\$200,939.69						\$296,942.33			(\$79,404.89)	\$6,759.74	\$0.00
04/01/2017	\$3,746.91			PAYMENT DUE		\$204,686.60						\$296,942.33			(\$79,404.89)	\$6,759.74	\$0.00
04/09/2017			\$14.00	FC INSPECTION		\$204,686.60						\$296,942.33			(\$79,404.89)	\$6,773.74	\$0.00
04/21/2017				BOROUGH TAX		\$204,686.60				(\$1,951.00)		\$296,942.33			(\$81,355.89)	\$6,773.74	\$0.00
05/01/2017	\$3,746.91			PAYMENT DUE		\$208,433.51						\$296,942.33			(\$81,355.89)	\$6,773.74	\$0.00
05/09/2017			\$14.00	FC INSPECTION		\$208,433.51						\$296,942.33			(\$81,355.89)	\$6,787.74	\$0.00
05/24/2017			(\$187.50)	MISC FEE - WAIVED		\$208,433.51						\$296,942.33			(\$81,355.89)	\$6,800.24	\$0.00
06/01/2017	\$3,746.91			PAYMENT DUE		\$212,180.42						\$296,942.33			(\$81,355.89)	\$6,800.24	\$0.00
06/05/2017			\$14.00	COLLECTION INSPN		\$212,180.42						\$296,942.33			(\$81,355.89)	\$6,814.24	\$0.00
07/01/2017	\$3,780.40			PAYMENT DUE		\$215,960.82						\$296,942.33			(\$81,355.89)	\$6,814.24	\$0.00
07/06/2017			\$14.00	COLLECTION INSPN		\$215,960.82						\$296,942.33			(\$81,355.89)	\$6,828.24	\$0.00
08/01/2017	\$3,780.40			PAYMENT DUE		\$219,741.22						\$296,942.33			(\$81,355.89)	\$6,828.24	\$0.00
09/01/2017	\$3,780.40			PAYMENT DUE		\$223,521.62						\$296,942.33			(\$81,355.89)	\$6,828.24	\$0.00
09/07/2017				BOROUGH TAX		\$223,521.62				(\$2,389.03)		\$296,942.33			(\$83,744.92)	\$6,828.24	\$0.00
10/01/2017	\$3,780.40			PAYMENT DUE		\$227,302.02						\$296,942.33			(\$83,744.92)	\$6,828.24	\$0.00
10/11/2017			\$15.00	COLLECTION INSPN		\$227,302.02						\$296,942.33			(\$83,744.92)	\$6,843.24	\$0.00
10/19/2017			\$78.72	FCL MAIL		\$227,302.02						\$296,942.33			(\$83,744.92)	\$6,721.96	\$0.00
10/19/2017				BOROUGH TAX		\$227,302.02				(\$2,389.03)		\$296,942.33			(\$86,133.95)	\$6,721.96	\$0.00
11/01/2017	\$3,780.40			PAYMENT DUE		\$231,082.42						\$296,942.33			(\$86,133.95)	\$6,721.96	\$0.00
11/10/2017				HOMEOWNERS INSURANCE		\$231,082.42				(\$1,829.00)		\$296,942.33			(\$87,962.95)	\$6,721.96	\$0.00
12/01/2017	\$2,286.00			PAYMENT DUE		\$233,368.42						\$296,942.33			(\$87,962.95)	\$6,721.96	\$0.00
12/05/2017			\$15.00	FC INSPECTION		\$233,368.42						\$296,942.33			(\$87,962.95)	\$6,736.96	\$0.00
01/01/2018	\$2,286.00			PAYMENT DUE		\$235,654.42						\$296,942.33			(\$87,962.95)	\$6,736.96	\$0.00
01/06/2018			\$15.00	FC INSPECTION		\$235,654.42						\$296,942.33			(\$87,962.95)	\$6,751.96	\$0.00
02/01/2018	\$2,286.00			PAYMENT DUE		\$237,940.42						\$296,942.33			(\$87,962.95)	\$6,751.96	\$0.00
02/01/2018				BOROUGH TAX		\$237,940.42				(\$2,170.02)		\$296,942.33			(\$90,132.97)	\$6,751.96	\$0.00
02/19/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$237,940.42						\$1,311.82	\$296,942.33		(\$90,132.97)	\$6,751.96	\$1,311.82
03/01/2018	\$2,286.00			PAYMENT DUE		\$240,226.42							\$296,942.33		(\$90,132.97)	\$6,751.96	\$1,311.82
03/25/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$240,226.42							\$296,942.33		(\$90,132.97)	\$6,751.96	\$2,623.64
03/25/2018				PAYMENT APPLIED	06/01/2008	\$239,101.88	(\$395.82)	\$1,520.34	\$0.02			\$1,311.82	\$297,338.15		(\$90,132.95)	\$6,751.96	\$1,499.10
03/25/2018				PAYMENT APPLIED	07/01/2008	\$237,893.01	(\$247.61)	\$1,456.46	\$0.02			(\$1,208.87)	\$297,585.76		(\$90,132.93)	\$6,751.96	\$290.23
04/01/2018	\$2,286.00			PAYMENT DUE		\$240,179.01							\$297,585.76		(\$90,132.93)	\$6,751.96	\$290.23
04/23/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$240,179.01						\$1,311.82	\$297,585.76		(\$90,132.93)	\$6,751.96	\$1,602.05
04/23/2018				PAYMENT APPLIED	08/01/2008	\$238,970.14	(\$189.80)	\$1,398.65	\$0.02			(\$1,208.87)	\$297,775.56		(\$90,132.91)	\$6,751.96	\$393.18
04/30/2018				BOROUGH TAX		\$238,970.14				(\$2,170.01)			\$297,775.56		(\$92,302.92)	\$6,751.96	\$393.18
05/01/2018	\$2,286.00			PAYMENT DUE		\$241,256.14							\$297,775.56		(\$92,302.92)	\$6,751.96	\$393.18
05/23/2018				FCL SALE COST		\$241,256.14					\$850.68		\$297,775.56		(\$92,302.92)	\$5,901.28	\$393.18
05/24/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$241,256.14						\$1,311.82	\$297,775.56		(\$92,302.92)	\$5,901.28	\$1,705.00
06/01/2018	\$2,286.00			PAYMENT DUE		\$243,542.14							\$297,775.56		(\$92,302.92)	\$5,901.28	\$1,705.00
06/24/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$243,542.14						\$1,311.82	\$297,775.56		(\$92,302.92)	\$5,901.28	\$3,016.82
07/01/2018	\$2,375.19			PAYMENT DUE		\$245,917.33							\$297,775.56		(\$92,302.92)	\$5,901.28	\$3,016.82
08/01/2018	\$2,375.19			PAYMENT DUE		\$248,292.52							\$297,775.56		(\$92,302.92)	\$5,901.28	\$3,016.82
08/05/2018		\$1,311.82		PAYMENT TO SUSPENSE		\$248,292.52						\$1,311.82	\$297,775.56		(\$92,302.92)	\$5,901.28	\$4,328.64
08/05/2018				PAYMENT APPLIED	09/01/2008	\$247,083.65	(\$138.09)	\$1,346.94	\$0.02			(\$1,208.87)	\$297,913.65		(\$92,302.90)	\$5,901.28	\$3,119.77
08/05/2018				PAYMENT APPLIED	10/01/2008	\$245,874.78	(\$83.35)	\$1,292.20	\$0.02			(\$1,208.87)	\$297,997.00		(\$92,302.88)	\$5,901.28	\$1,910.90
09/01/2018	\$2,375.19			PAYMENT DUE		\$248,249.97							\$297,997.00		(\$92,302.88)	\$5,901.28	\$1,910.90
09/04/2018				BOROUGH TAX		\$248,249.97				(\$2,274.38)			\$297,997.00		(\$94,577.26)	\$5,901.28	\$1,910.90
09/20/2018		\$1,786.09		PAYMENT TO SUSPENSE		\$248,249.97						\$1,786.09	\$297,997.00		(\$94,577.26)	\$5,901.28	\$3,696.99
09/20/2018				PAYMENT APPLIED	11/01/2008	\$247,041.10	(\$36.28)	\$1,245.13	\$0.02			(\$1,208.87)	\$298,033.28		(\$94,577.24)	\$5,901.28	\$2,488.12
09/20/2018				PAYMENT APPLIED	12/01/2008	\$245,832.23	\$9.76	\$1,199.09	\$0.02			(\$1,208.87)	\$2				

Part 5 : Loan Payment History from First Date of Default

A. Date	B. Contractual Payment Amount	C. Funds Received	Account Activity		F. Contractual Due Date	G. Prin, int & esc past due balance	How Funds Were Applied/Amount Incurred				K. Amount to fees or charges	L. Unapplied funds	Balance After Amount Received or Incurred				Q. Unapplied funds balance
			D. Amount Incurred	E. Description			H. Amount to principal	I. Amount to interest	J. Amount to escrow	M. Principal balance			N. Accrued interest balance	O. Escrow balance	P. Fees / Charges balance		
12/09/2018		\$1,786.09		PAYMENT TO SUSPENSE		\$252,913.00					\$1,786.09	\$298,023.52			(\$98,737.59)	\$5,901.28	\$4,851.43
12/09/2018				PAYMENT APPLIED	01/01/2009	\$251,704.13	\$65.18	\$1,143.67	\$0.02		(\$1,208.87)	\$297,958.34			(\$98,737.57)	\$5,901.28	\$3,642.56
12/09/2018				PAYMENT APPLIED	02/01/2009	\$250,495.26	\$115.59	\$1,093.26	\$0.02		(\$1,208.87)	\$297,842.75			(\$98,737.55)	\$5,901.28	\$2,433.69
01/01/2019	\$2,349.53			PAYMENT DUE		\$252,844.79						\$297,842.75			(\$98,737.55)	\$5,901.28	\$2,433.69
01/14/2019		\$1,786.09		PAYMENT TO SUSPENSE		\$252,844.79					\$1,786.09	\$297,842.75			(\$98,737.55)	\$5,901.28	\$4,219.78
01/14/2019				PAYMENT APPLIED	03/01/2009	\$251,635.92	\$173.35	\$1,035.50	\$0.02		(\$1,208.87)	\$297,669.40			(\$98,737.53)	\$5,901.28	\$3,010.91
01/14/2019				PAYMENT APPLIED	04/01/2009	\$250,427.05	\$220.84	\$988.01	\$0.02		(\$1,208.87)	\$297,448.56			(\$98,737.51)	\$5,901.28	\$1,802.04
01/30/2019				BOROUGH TAX		\$250,427.05				(\$2,222.20)		\$297,448.56			(\$100,959.71)	\$5,901.28	\$1,802.04
02/01/2019	\$2,349.53			PAYMENT DUE		\$252,776.58						\$297,448.56			(\$100,959.71)	\$5,901.28	\$1,802.04
02/06/2019		\$1,786.09		PAYMENT TO SUSPENSE		\$252,776.58					\$1,786.09	\$297,448.56			(\$100,959.71)	\$5,901.28	\$3,588.13
02/06/2019				PAYMENT APPLIED	05/01/2009	\$251,567.71	\$251.31	\$957.54	\$0.02		(\$1,208.87)	\$297,197.25			(\$100,959.69)	\$5,901.28	\$2,379.26
02/06/2019				PAYMENT APPLIED	06/01/2009	\$250,358.84	\$270.70	\$938.15	\$0.02		(\$1,208.87)	\$296,926.55			(\$100,959.67)	\$5,901.28	\$1,170.39
03/01/2019	\$2,349.53			PAYMENT DUE		\$252,708.37						\$296,926.55			(\$100,959.67)	\$5,901.28	\$1,170.39
04/01/2019	\$2,349.53			PAYMENT DUE		\$255,057.90						\$296,926.55			(\$100,959.67)	\$5,901.28	\$1,170.39
04/15/2019				BOROUGH TAX		\$255,057.90				(\$2,222.19)		\$296,926.55			(\$103,181.86)	\$5,901.28	\$1,170.39
05/01/2019	\$2,349.53			PAYMENT DUE		\$257,407.43						\$296,926.55			(\$103,181.86)	\$5,901.28	\$1,170.39
06/01/2019	\$2,349.53			PAYMENT DUE		\$259,756.96						\$296,926.55			(\$103,181.86)	\$5,901.28	\$1,170.39
06/13/2019				PAYMENT APPLIED		\$259,756.96			\$1,170.39		(\$1,170.39)	\$296,926.55			(\$102,011.47)	\$5,901.28	\$0.00
06/20/2019			\$15.00	FC INSPECTION		\$259,756.96						\$296,926.55			(\$102,011.47)	\$5,916.28	\$0.00
07/01/2019	\$2,458.75			PAYMENT DUE		\$262,215.71						\$296,926.55			(\$102,011.47)	\$5,916.28	\$0.00
07/23/2019			\$15.00	FC INSPECTION		\$262,215.71						\$296,926.55			(\$102,011.47)	\$5,931.28	\$0.00
08/01/2019	\$4,004.26			PAYMENT DUE		\$266,219.97						\$296,926.55			(\$102,011.47)	\$5,931.28	\$0.00
08/01/2019	\$4,004.26			PAYMENT DUE		\$270,224.23						\$296,926.55			(\$102,011.47)	\$5,931.28	\$0.00
08/02/2019				BK FILED DATE		\$270,224.23						\$296,926.55			(\$102,011.47)	\$5,931.28	\$0.00

Servicer Loan #	2628	Interest Rate	4.860%
Borrower Name	Lina C. Granada	1st Principal Balance	\$296,926.55
BK Case Number	19-25000-JKS	Escrow Balance	\$(102,011.47)
		Suspense Balance	\$0.00

Transaction Description	Transaction Code	Transaction Date	Ins Premium Disb Due Date	Escrow Amount	Escrow Disburseme nt	Escrow Balance
Payment Application	173	08/10/2018	08/05/2018	\$0.02		\$(92,302.90)
Payment Application	173	08/13/2018	08/05/2018	\$0.02		\$(92,302.88)
Disb. for BOROUGH TAX	315	09/04/2018	09/04/2018		\$(2,274.38)	\$(94,577.26)
Payment Application	173	09/25/2018	09/20/2018	\$0.02		\$(94,577.24)
Payment Application	173	09/26/2018	09/20/2018	\$0.02		\$(94,577.22)
Disb. for BOROUGH TAX	315	10/22/2018	10/22/2018		\$(2,274.37)	\$(96,851.59)
Disb. for HOMEOWNERS INSURANCE	351	11/09/2018	11/09/2018		\$(1,886.00)	\$(98,737.59)
Payment Application	173	12/13/2018	12/09/2018	\$0.02		\$(98,737.57)
Payment Application	173	12/14/2018	12/09/2018	\$0.02		\$(98,737.55)
Payment Application	173	01/17/2019	01/14/2019	\$0.02		\$(98,737.53)
Payment Application	173	01/18/2019	01/14/2019	\$0.02		\$(98,737.51)
Disb. for BOROUGH TAX	315	01/30/2019	01/30/2019		\$(2,222.20)	\$(100,959.71)
Payment Application	173	02/11/2019	02/06/2019	\$0.02		\$(100,959.69)
Payment Application	173	02/12/2019	02/06/2019	\$0.02		\$(100,959.67)
Disb. for BOROUGH TAX	315	04/15/2019	04/15/2019		\$(2,222.19)	\$(103,181.86)
Payment Application	173	06/13/2019	06/13/2019	\$1,170.39		\$(102,011.47)



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

828406  
Phelan Hallinan Diamond & Jones, PC  
1617 JFK Boulevard, Suite 1400  
Philadelphia, PA 19103  
856-813-5500  
Attorneys for WELLS FARGO BANK, N.A. AS  
TRUSTEE FOR FREDDIE MAC SECURITIES  
REMIC TRUST, SERIES 2005-S001

In Re:

Lina Granada a/k/a Lina C. Granada a/k/a Lina C.  
Granada Toro

Case No: 19-25000 - JKS

Hearing Date: \_\_\_\_\_

Judge: JOHN K. SHERWOOD

Chapter: 13

**CERTIFICATION OF SERVICE**

1. I, Richard Millichap:

☐ represent the \_\_\_\_\_ in the above-captioned matter.

☒ am the secretary/paralegal for Phelan Hallinan Diamond & Jones, PC, who represents JPMORGAN CHASE BANK, NATIONAL ASSOCIATION as servicer for WELLS FARGO BANK, N.A. AS TRUSTEE FOR FREDDIE MAC SECURITIES REMIC TRUST, SERIES 2005-S001 in the above captioned matter.

☐ am the \_\_\_\_\_ in the above case and am representing myself.

2. On October 10, 2019 I sent a copy of the following pleadings and/or documents to the parties listed below:

Proof of Claim

3. I hereby certify under penalty of perjury that the above documents were sent using the mode of service indicated.

Dated: October 10, 2019

/s/ Richard Millichap

Richard Millichap

Name and Address of Party Served	Relationship of Party to the Case	Mode of Service
Russell L. Low, Esquire 505 Main Street Suite 304 Hackensack, NJ 07601	Debtor's Attorney	<input type="checkbox"/> Hand-delivered <input checked="" type="checkbox"/> Regular mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)
Marie-Ann Greenberg, Trustee 30 Two Bridges Road Suite 330 Fairfield, NJ 07004	Trustee	<input type="checkbox"/> Hand-delivered <input type="checkbox"/> Regular Mail <input type="checkbox"/> Certified mail/RR <input type="checkbox"/> E-mail <input checked="" type="checkbox"/> Notice of Electronic Filing (NEF) <input type="checkbox"/> Other _____ (as authorized by the court *)

\* May account for service by fax or other means as authorized by the court through the issuance of an Order Shortening Time.

**Exhibit [B]**

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

Valuation of Security     Assumption of Executory Contract or Unexpired Lease     Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re:  
Lina C. Granada

Case No.: 19-25000

Judge: JKS

Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original

☒ Modified/Notice Required

Date: August 12, 2020

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☒ DOES ☐ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: RLL

Initial Debtor: LCG

Initial Co-Debtor:

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ \$250.00 per month to the Chapter 13 Trustee, starting on September 1, 2019 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☒ Loan modification with respect to mortgage encumbering property:

Description: 263 Hillcrest Avenue Wood Ridge, NJ 07075

Proposed date for completion: March 2021

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

**Part 2: Adequate Protection ☐ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ 1,801.24 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: JPMorgan Chase Bank, N.A. (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ 3,750.00
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☐ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

#### Part 4: Secured Claims

##### a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Chase	263 Hill Wood Ri	\$ 276,02	3.413	\$ 276,02 to be paid loan mo	\$ 1,801.2

##### b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

##### c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments** ☐ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid
Specialized Loan Servicing, LLC	263 Hillcrest Avenue Wood Ridge, NJ 07075	\$69,551.15	\$384,000.00	First Mortgage Chase - \$493,431.22	No Value	N/A	0.00

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender** ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt



**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*
- ☐ Not less than \_\_\_\_\_ percent
- ☐ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid



**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.** ☐ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
Specialized Loan Servicing, LLC	264 Hillcrest Avenue Wood Ridge, NJ 07075	\$69,551.15	\$384,000.00	First Mortgage Chase - \$493,431.22	- \$109,431.22	\$69,551.15

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured.** ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation
- ☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Priority Claims

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

**NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: August 19, 2019.

Explain below **why** the plan is being modified:

The Plan is being modified because the debtor needs more time to complete a loan modification.

Explain below **how** the plan is being modified:

The Plan is being modified by proposing to complete a loan modification for the debtor's property by March 2021.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☒ Yes

☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

**Signatures**

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 12, 2020

/s/ Lina C Granada  
Debtor

Date: \_\_\_\_\_

\_\_\_\_\_  
Joint Debtor

Date: August 12, 2020

/s/ Russell L. Low  
Attorney for Debtor(s)